



PATENT

IFC

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Brandt, et al.

Title: MULTIPLE OPTIONS TO DECLINE AUTHORIZATION OF PAYMENT
CARD CHARGES

Application No.: 10/797,919 Filed: March 10, 2004

Examiner: (Not Yet Assigned) Group Art Unit: 2876

Atty. Docket No.: 1033-LB1049

COMMISSIONER FOR PATENTS
PO Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT TRANSMITTAL

Dear Sir:

Pursuant to 37 C.F.R. § 1.56, § 1.97 and § 1.98, the undersigned brings the patents, publications, applications or other information identified in the attached:

- Form(s) PTO/SB/08A and/or PTO/SB/08B or PTO/1449
 Other: n/a

to the Examiner's attention in the above-identified application. Citation of such information shall not be construed as:

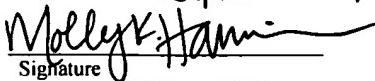
1. an admission that the information necessarily is, or corresponds to, prior art with respect to the instant invention;
2. a representation that a search has been made, other than as described below; or
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For each item of information listed that is not in the English language, the undersigned has provided a concise explanation of the relevance, such as through (i) an English language abstract, (ii) an English language equivalent application, (iii) reference to discussion in the application, or (iv) if cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action that

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Molly K. Harrison
Typed or Printed Name


Signature

indicates the degree of relevance found by the foreign office.

STATEMENT UNDER 37 C.F.R. § 1.704(d)

If the above-identified application is an original application filed on or after May 29, 2000:

- each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart application and this communication was not received by any individual designated in § 1.56(c) more than thirty days prior to the filing of this Information Disclosure Statement.

FEES DUE

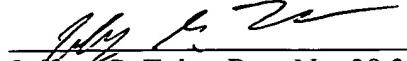
This Information Disclosure Statement is being filed:

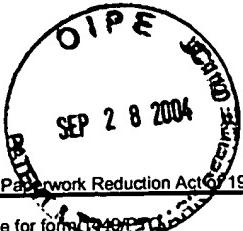
- within three months of the filing date of a national application or within three months of entry of the national stage as set forth in § 1.491 in an international application. Therefore, no fee is required.
- before the mailing date of a first Office action on the merits or before the mailing date of a first Office action after the filing of a request for continued examination under § 1.114. Therefore, no fee is believed required.
- during the period specified in § 1.97(c). Each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart application not more than three months prior to the filing of this Information Disclosure Statement.
- during the period specified in § 1.97(c). Accordingly, the fee set forth in § 1.17(p) is required and provided as shown on the attached Fee Transmittal.
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Should any PTO fees be necessary for entry of this Information Disclosure Statement, the undersigned hereby authorizes the Commissioner to charge Deposit Account 50-2469.

Respectfully submitted,

9-22-2004
Date


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PTO/SB/08A (08-03)

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 1

Complete if Known	
Application Number	10/797,919
Filing Date	March 10, 2004
First Named Inventor	Brandt, et al.
Art Unit	2876
Examiner Name	Unknown
Attorney Docket Number	1033-LB1049

U. S. PATENT DOCUMENTS

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	AA	US- 5,892,824	04/06/1999	Beatson, et al.	
	BB	US- 6,327,348 B1	12/04/2001	Walker, et al.	
	CC	US- 6,597,770 B2	06/22/2003	Walker, et al.	
	DD	US- 6,678,666 B1	01/13/2004	Boulware	
	EE	US-			
	FF	US-			
	GG	US-			
	HH	US-			
	II	US-			
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FOREIGN PATENT DOCUMENTS

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Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
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